



Order Filed on March 14, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Benjamin J. Ginter, Esq  
34 Forest Ave  
Cranford, NJ 07016  
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Attorney for Debtor

In Re:

VIRGINIA E. SANTOS

Case No.: 14-28424

Chapter: 13

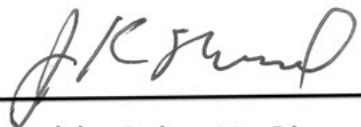
Hearing Date:

Judge: JKS

**ORDER APPROVING SETTLEMENT STATEMENT**

The relief set forth on the following pages, numbered two (2) through 3 is  
**ORDERED.**

**DATED: March 14, 2019**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

THIS MATTER came to the attention of the Court upon the motion of the Debtor for an Order Authorizing the Sale of certain Real Property Free and Clear of Judgment Liens, Appointing Professional, Allowing Legal Fees and Permitting Payment of Debtors' Exemption.

It is ORDERED as follows:

1. On March 1, 2019, the Court entered an Order Authorizing the Sale of debtors' primary residence located at 23 Pershing Ave, Cranford, NJ 07016
2. The title company handling this transaction requires that this Court sign off on this Order showing its approval of the attached Settlement Statement.

Dated:

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J.S.C.



# A. Settlement Statement (HUD-1)

<b>B. Type of Loan</b>			6. File Number: <b>ATS-3217-19</b>		7. Loan Number:	
1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> RHS 3. <input checked="" type="checkbox"/> Conv. Unlins. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins.			FHA Case Number:		8. Mortgage Insurance Case Number: <b>N/A</b>	
<b>C. Note:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.					<b>Attorney Title Services, LLC</b> 6 South Avenue East Cranford, New Jersey 07016 (908) 931-1966	
D. Name & Address of Borrower: <b>Waldemar Rosinski</b> <b>23 Pershing Avenue</b> <b>Cranford, NJ 07016</b>			E. Name & Address of Seller: <b>Virginia Santos</b> <b>23 Pershing Avenue</b> <b>Cranford, NJ 07016</b>		F. Name & Address of Lender: <b>N/A</b>	
G. Property Location: <b>23 Pershing Avenue</b> <b>Cranford, NJ 07016</b> <b>Block: 578 Lot: 3</b>			H. Settlement Agent: <b>Attorney Title Services, LLC</b> <b>6 South Avenue East</b> <b>Cranford, NJ 07016</b> <b>(908)931-1966</b> Place of Settlement: <b>23 North Avenue East</b> <b>Cranford, NJ 07016</b>		I. Settlement Date: <b>03/15/2019</b>  Disbursement Date: <b>03/15/2019</b>	

<b>J. Summary of Borrower's Transaction</b>		<b>K. Summary of Seller's Transaction</b>	
<b>100. Gross Amount Due from Borrower</b>		<b>400. Gross Amount Due to Seller</b>	
101. Contract sales price	\$265,000.00	401. Contract sales price	\$265,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	\$3,064.00	403.	
104.		404.	
105.		405.	
<b>Adjustments for items paid by seller in advance</b>		<b>Adjustments for items paid by seller in advance</b>	
106. City/town taxes to 3/15/2019 to 3/31/2019	\$384.41	406. City/town taxes to 3/15/2019 to 3/31/2019	\$384.41
107. County taxes to		407. County taxes to	
108. Sewer Assessments	\$0.00	408. Sewer Assessments	\$0.00
109.		409.	
110.		410.	
111.		411.	
112.		412.	
<b>120. Gross Amount Due from Borrower</b>	<b>\$268,448.41</b>	<b>420. Gross Amount Due to Seller</b>	<b>\$265,384.41</b>
<b>200. Amounts Paid by or In Behalf of Borrower</b>		<b>500. Reductions In Amount Due to Seller</b>	
201. Deposit or earnest money	\$26,500.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	\$0.00	502. Settlement charges to seller (line 1400)	\$4,977.69
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan to PNC Mortgage, NA	\$100,634.42
205.		505. Payoff of second mortgage loan to PNC Bank, NA	\$65,348.01
206.		506.	
207.		507. Bankruptcy Trustee	\$7,000.00
208.		508. Mortgage Discharge Escrow	\$25,000.00
209.		509.	
<b>Adjustments for items unpaid by seller</b>		<b>Adjustments for items unpaid by seller</b>	
210. City/town taxes to	\$0.00	510. City/town taxes to	\$0.00
211. County taxes to		511. County taxes to	
212. Sewer Assessments 1/1/2019 to 3/15/2019	\$28.39	512. Sewer Assessments 1/1/2019 to 3/15/2019	\$28.39
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
<b>220. Total Paid by/for Borrower</b>	<b>\$26,528.39</b>	<b>520. Total Reduction Amount Due Seller</b>	<b>\$202,988.51</b>
<b>300. Cash at Settlement from/to Borrower</b>		<b>600. Cash at Settlement to/from Seller:</b>	
301. Gross amount due from borrower (line 120)	\$268,448.41	601. Gross amount due to seller (line 420)	\$265,384.41
302. Less amounts paid by/for borrower (line 220)	\$26,528.39	602. Less reduction in amount due seller (line 520)	\$202,988.51
303. Cash <input checked="" type="checkbox"/> from <input type="checkbox"/> to Borrower	\$241,920.02	603. Cash <input checked="" type="checkbox"/> to <input type="checkbox"/> from Seller	\$62,395.90

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement. WARNING: It is a crime to knowingly make false statements to the on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010. Substitutional 1099.



File Number: A1S-3217

L. SETTLEMENT CHARGES				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees					
Division of Commission (line 700) as follows:					
701. \$					
702. \$					
703. Commission paid at Settlement					
704.					
705					
800. Items Payable in Connection with Loan					
801. Our origination charge (fromGFE #1)					
802. Your credit or charge (points) for the specific interest rate chosen (fromGFE #2)					
803. Your adjusted origination charges (fromGFE A)					
804. Appraisal fee to (fromGFE #3)					
805. Credit report to (fromGFE #3)					
806. Tax service to (fromGFE #3)					
807. Flood certification (fromGFE #3)					
808. (fromGFE #3)					
809. (fromGFE #3)					
810. (fromGFE #3)					
811. (fromGFE #3)					
812. (fromGFE #3)					
900. Items Required by Lender to Be Paid In Advance					
901. Daily interest charges (fromGFE #10)					
902. Mortgage insurance premium (fromGFE #3)					
903. Homeowner's insurance (fromGFE #11)					
904. (fromGFE #11)					
1000. Reserves Deposited with Lender					
1001. Initial deposit for your escrow account (fromGFE #9)					
1002. Homeowner's insurance					
1003. Mortgage insurance					
1004. Property taxes					
1005.					
1006.					
1007. Aggregate Adjustment					
1100. Title Charges					
1101. Title services and lender's title insurance (fromGFE #4)				\$0.00	
1102. Settlement or closing fee					
1103. Owner's title insurance to Attorney Title Services, LLC (fromGFE #5)				\$2,089.00	
1104. Lender's title insurance \$0.00					
1105. Lender's title policy limit \$					
1106. Owner's title policy limit \$ \$265,000.00					
1107. Agent's portion of the total title insurance premium \$0.00					
1108. Underwriter's portion of the total title insurance premium \$0.00					
1200. Government Recording and Transfer Charges					
1201. Government recording charges (fromGFE #7)				\$200.00	
1202. Deed \$200.00 Mortgage \$0.00 Releases \$0.00 Union County Clerk					\$0.00
1203. Transfer taxes (fromGFE #8)				\$0.00	
1204. City/County tax/stamps Deed \$ Mortgage \$					
1205. State tax/stamps Union County Clerk \$0.00					\$1,442.00
1206.					
1300. Additional Settlement Charges					
1301. Required services that you can shop for (fromGFE #6)				\$0.00	
1302. Gary S. Goodman, Esq. - Seller Legal Representation					\$1,250.00
1303. Fein Such Kahn & Shepard, PC - Sheriff's Commissions					\$2,062.89
1304. Attorney Title Services, LLC - Mortgage Release Fees (2)					\$150.00
1305. William Held Associates, Inc. - Survey				\$775.00	
1306. Union County Clerk - Deed Release Recording Fee					\$73.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$3,064.00	\$4,977.69

\* POC = \*Paid outside of closing by (B)orrower, (S)eller, (L)ender, (I)nvestor, Bro(K)er, \*\*Credit by lender shown on page 1. \*\*\*Credit by seller shown on page 1.

\_\_\_\_\_  
Waldemar Rosinski

\_\_\_\_\_  
Virginia Santos

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Virginia E. Santos

Case No.: 14-28424

Hearing Date: \_\_

Chapter: 13

Judge: JKS\_




Order Filed on March 1, 2019 by  
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**AMENDED ORDER AUTHORIZING  
SALE OF REAL PROPERTY**

Recommended Local Form: ☒ Followed ☐ Modified

**DATED: March 1, 2019**

The relief set forth on the following pages numbered two (2) and three (3) is  
**ORDERED.**

  
Honorable John K. Sherwood  
United States Bankruptcy Court

After review of the Debtor's motion for authorization to sell the real property commonly known as \_\_23 Pershing Ave, Cranford, NJ 07016\_\_, New Jersey (the Real Property).

IT IS hereby **ORDERED** as follows:

1. The Debtor is authorized to sell the Real Property on the terms and conditions of the contract of sale pursuant to 11 U.S.C. §§ 363(b) and 1303.
2. The proceeds of sale must be used to satisfy the liens on the real property unless the liens are otherwise avoided by court order. Until such satisfaction the real property is not free and clear of liens.
3. ☒ In accordance with D.N.J. LBR 6004-5, the *Notice of Proposed Private Sale* included a request to pay the real estate broker and/or debtor's real estate attorney at closing. Therefore the following professional(s) may be paid at closing.

Name of professional: Gary Goodman

Amount to be paid: \$1250

Services rendered: Preparation of closing/transfer docs and facilitate/coordinate the closing

OR: ☐ Sufficient funds may be held in escrow by the Debtor's attorney to pay real estate broker's commissions and attorney's fees for the Debtor's attorneys on further order of this court.

4. Other closing fees payable by the Debtor may be satisfied from the proceeds of sale and

adjustments to the price as provided for in the contract of sale may be made at closing.

5. The amount of \$23,675\_\_\_\_\_ claimed as exempt may be paid to the Debtor.

6. The ☐ *balance of proceeds* or the ☒ *balance due on the debtor's Chapter 13 Plan* must be paid to the Chapter 13 Trustee in the Debtor's case.

7. A copy of the HUD settlement statement must be forwarded to the Chapter 13 Trustee 7 days after closing.

8. ☐ The debtor must file a modified Chapter 13 Plan not later than 21 days after the date of this order.

9. Other provisions: \$7000.00 from the net closing proceeds shall be forwarded to the Chapter 13 Trustee